

Exhibit 10



14405 Walters Road, Suite 200
Houston TX 77014



08/06/2021

1827

Christine Grooms
801 Ala Drive
White Settlement, TX 76108

RE: Loan Number: 3000012275
 Loan Skey 220977
 Property Address: 801 Ala Drive
 White Settlement, TX 76108
 Servicer: Reverse Mortgage Solutions, Inc.
 Creditor: Cascade Funding Mortgage Trust - HB3

Dear Borrower:

This letter concerns the above-referenced reverse mortgage loan ("Loan") secured by the property identified above ("Property") and inform you that the loan is presently in default. Reverse Mortgage Solutions, Inc., services the Loan Account ("Servicer") for the owner of the Loan, Cascade Funding Mortgage Trust - HB3. You executed certain loan documents including, without limitation, a promissory note secured by a mortgage or deed of trust ("Security Instrument").

According to our records, your outstanding loan balance is \$136,473.75. Due to the active accrual of interest, corporate advances and other charges that may vary from day to day, the amount due after the date of this letter may be greater than the amount set forth above. Thus, if a payment is made for the above referenced Mortgage Account in the amount shown above, an adjustment may be necessary, in which event you will be informed before the payment is processed. In order to verify the amount due prior to remittance or for further information as it regards your Loan Account, please feel free to contact us with any questions or concerns about the Loan, the balance outstanding or any of your options at 866-503-5559 and choose option "1" during regular business hours Monday through Friday from 8:00 a.m. to 5:00 p.m. (Nationwide)

Unless you, within thirty (30) days after receipt of this notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us. If you notify us in writing within the above described thirty (30) day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of the judgment against you and a copy of such verification or judgment will be mailed to you by us. If the original creditor is different from the above named creditor, then upon your written request within thirty (30) days after the receipt of this notice, we will provide with the name and address of the original creditor.

We urge you to call us immediately to discuss the most current balance and your available options.

Sincerely,

Reverse Mortgage Solutions, Inc.

If you only signed the mortgage, did not sign the note and are not an obligor on this loan, this notice is for informational purposes only and is not an attempt to collect a debt.

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose. HOWEVER, IF YOU FILED BANKRUPTCY OR OBTAINED A DISCHARGE IN BANKRUPTCY, THIS COMMUNICATION IS NOT INTENDED AS AN ATTEMPT TO COLLECT A DEBT FROM YOU PERSONALLY. YOU THEREFORE HAVE NO PERSONAL OBLIGATION TO PAY THIS ACCOUNT. BY SENDING THIS NOTICE, THE SERVICER IS COMPLYING WITH STATUTORY NOTICE REQUIREMENTS TO ENFORCE THE LIEN AGAINST THE PROPERTY. PLEASE READ THIS COMMUNICATION CAREFULLY IF YOU WISH TO AVOID FORECLOSURE OF THE PROPERTY.

We offer language access services, through Certified Languages International (CLI), for customers who prefer to speak with us in a language other than English. CLI provides over-the-phone interpreters that offer translation services in several languages. A list of the available languages can be found on CLI's website: <https://certifiedlanguages.com/language-list/>.

Attention New York City Customers: We do not offer services that translate our customer-facing written communications into languages other than English. A translation and description of commonly-used debt collection terms is available in multiple languages on the New York City Department of Consumer Affairs' website: www.nyc.gov/dca.